

The Empowerment Of Women, Inc.

"Uplifting Women To Limitless Possibilities."

THINGS YOU CAN DO TODAY TO SAVE MONEY IN 30 TO 60 DAYS!!

- **Coupon:** Did you know couponing has gotten easier? Your local grocery stores will advertise the cost of an item and let you know if there is a digital coupon for that item. It only requires to you add the digital coupon to your loyalty account. It doesn't get any easier than that. Some great couponing apps are Kroger's, H-E-B, CVS and Target (just to name a few).
 1. Kroger's offer digital coupon, and double points on gift card purchases. Points accumulated during the month convert to cents off each gallon purchased at Kroger's gas stations and Shell's participating gas stations.
 2. HEB have an app called "My H-E-B". You will find digital coupons that can be applied at checkout when added to your account within the app.
 3. CVS have an app that offer deals, rewards. You may find purchases less expensive at CVS after offers are applied. Did you know CVS email a 40% off a single item coupon two to three times a month?
 4. Target Circle is an awesome app for saving money. It is absolutely free, Target gives 1% cash back on all purchases, exclusive offers, and so much more.

Wait for it.....the best part about Target are the gift cards. Target offer promotions on purchases which allows the customer to receive a Target giftcard after the completion of the transaction. Example, Spend \$100 on baby items (formula, diapers, wipes, baby food., etc..) and receive a \$20 gift card. This is what I like to call **"Making money while spending money."**

- **Making Money While Spending Money:**

1. **Checkout 51** is a website and an app that offer coupons and/or rebates on items you purchased. Once you create an account, browse offers and add them to your profile. Offers are updated on Thursdays. Check off offers that you purchased and upload your receipt. Once you profile reached a \$20 balance, you can cash out. Making money on necessities.
2. **Ebates/Rakuten** is a website that offers cash back on online purchases. Simply create an account. Search for the company of your choice and a tracking ticket is created. You will be redirected to make your purchase. You can opt to receive paper checks or paypal direct deposits. Payouts are quarterly.
3. **UPromise Dining** is a website where you can earn 2.5% cash back on all dining transactions when you register a debit or credit card to your FREE Upromise account. This funds can be applied to a 529 savings account.

Tip: Did you know 529 accounts are for more than college? They can be used for tuition for grades K through 12th maximum tuition of \$10,000). They can also be used for educational things like computers.